

CITY OF GALVESTON
GRANTS & HOUSING DEPARTMENT

**HOUSING REHABILITATION
PROGRAM**

ASSISTANCE FOR THE ISLAND'S LOW TO
MODERATE-INCOME HOMEOWNERS

CITY OF GALVESTON
GRANTS & HOUSING DEPARTMENT
905 – 25th Street
Galveston, Texas 77550
(409) 797-3820 Office (409) 291-4553 Fax



CITY OF GALVESTON

HOUSING REHABILITATION PROGRAMS

Through funding from the U.S. Department of Housing and Urban Development (HUD), the City of Galveston Grants & Housing Department provides rehabilitation assistance for the Island's low – moderate income homeowners who occupy their properties. All applications are processed by the date of submission. The Grants & Housing Department currently offers the following programs:

- **Type of Property.** The type of properties to be assisted will be limited to single-family properties or residences. Single-family properties or residences are one-unit structures that are detached from any other housing or housing unit with open space on all four sides. **Duplex units are not acceptable for rehabilitation under the City's Housing Rehabilitation Program. Duplex units are multiple units with multiple entrances, separate meters, separate utilities and/or separate addresses, and any other conditions that do not allow for continuous access throughout the unit, which enables the unit to be utilized as a single family dwelling.** For purposes of this program, special conditions apply to different types of single-family residences, including manufactured homes, mobile homes, condominium and townhome units. These units are not acceptable for rehabilitation under the City's Housing Rehabilitation Program because they share common items such as roofing, plumbing, & electrical systems and State windstorm & insurance regulations that are specific to the City's coastal location
- **Deferred Payment Loan Rehabilitation Program – Housing Rehabilitation** Deferred Payment Loans are available to homeowners in need of repairs to their homes. Currently assistance is offered in the following areas for repairs, Lead-Based Paint issues, Code items, incipient violations, and finally cosmetic items. **There are no repayments made on a Deferred Payment Loan provided the homeowner occupies the property for the duration of the period of affordability.** The period of affordability for projects under \$15,000 is five (5) years, projects under \$40,000 is ten (10) years and projects over \$40,000 is fifteen (15) years. **The City will place a Lien on the property for the duration of the period of affordability and the Lien will only be released at the end of the period of affordability.** The loan is reduced on a percentage basis each year until the balance of the deferred loan is zero (0). Once the period of affordability has been met the deferred payment loan reverts into a grant. **No further assistance will be provided until the period of affordability has been met.**

- Optional Reconstruction Policy – When the Grants & Housing Department determines that it is infeasible to rehabilitate the structure. Reconstruction will be offered as a form of assistance. This form of assistance has a period of affordability of fifteen (15) years. The City will place a Lien on the property for the duration of the period of affordability and the Lien will **only** be released at the end of the period of affordability. Once the period of affordability has been met the deferred payment loan for reconstruction reverts into a grant.

The assistance offered is only available to households that meet HUD's low – income guidelines and are available as a one-time assistance only.

Please contact the City of Galveston Grants & Housing Department at (409) 797-3820 if you have any further questions or would like additional information regarding any of our programs.

HUD CDBG & HOME HOUSEHOLD INCOME LIMITS

(Effective April 14, 2017)

GALVESTON COUNTY - 167

Houston-The Woodlands-Sugar Land TX HUD Metro FMR Area

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
0 - 30% Extremely Low	\$15,050	\$17,200	\$20,420	\$24,600	\$28,780	\$32,960	\$37,140	\$41,320
31% - 50% Very Low	\$25,050	\$28,600	\$32,200	\$35,750	\$38,650	\$41,500	\$44,350	\$47,200
61% - 80% Mod Income	\$40,050	\$45,800	\$51,500	\$57,200	\$61,800	\$66,400	\$70,950	\$75,550
81% - 100% NOT ELIGIBLE	\$40,051 or higher	\$45,801 or higher	\$51,501 or higher	\$57,201 or higher	\$61,800 or higher	\$66,401 or higher	\$70,950 or higher	\$75,551 or higher

City of Galveston

Grants & Housing Department

Basic requirements for participation in the housing rehabilitation program:

1. Property owner must qualify as a low-income household and must reside in the property at beginning of project.
2. All City, County and School taxes **must** be paid current (no delinquencies).
3. The dwelling unit must be considered substandard before and must meet City of Galveston Housing Code after rehabilitation assistance.
4. Deeds must be free of Mechanic's Liens and/or Judgments.
5. Homeowners **must** have current insurance including **Fire, Windstorm & Hail and Flood** insuring the property.
 - a) The homeowner must have their primary residence insured (**Fire, Windstorm & Hail and Flood**) to protect the property and the HUD investment. Documentation of insurance must be provided to the City prior to the City completing the application approval process.

If the homeowner states that the property is uninsurable for any reason, the homeowner must provide the following:

- 1) Provide documentation from their insurance company identifying that the housing unit is **not** insurable and the reason the unit is not insurable.
- 2) The Homeowner must provide the City with a Cashier's Check for the estimated cost of one (1) year's hazard insurance (Fire, Flood, Windstorm & Hail). The City will escrow these funds for payment of the homeowner's first year of insurance.

All of the aforementioned requirements must be met before the City will proceed with the homeowner's application approval process.

In order for our office to determine if you are eligible for rehabilitation assistance you must submit the following information:

- ☐ **Applicant(s) Identification – Drivers License or State Id, Social Security Card for each member of household**
- ☐ **Copy of Deed:** (Deed of Trust showing ownership and Legal Description of property.)
- ☐ **Copy of Insurance Policies (Fire, Flood, and Windstorm & Hail)**
- ☐ **Property Tax Receipts** (showing there are no delinquent taxes)
- ☐ **Verification of employment** written verification from the employer including employer's name and address, salary, length of employment, and number of hour worked per week.
- ☐ **Employment and Income Information:** (employer's name and address, salary six (6) previous consecutive pay check stubs, etc... If you are not employed we will need a current Wage Record from the Work Source)
- ☐ **Employment and Income information on all person's 18 or older living in the home:** and not a considered a full-time student (employer's name and address, salary six (6) previous consecutive pay check stubs, etc... If you are not employed we will need a current Wage Record from the Work Source)
- ☐ **Social Security Number and Benefit Verification** for all persons living in household receiving Social Security benefits (letters from Social Security office or six (6) previous consecutive copies of checks)
- ☐ **Disability/Pension/Retirement Income Verification** for all persons living in the household receiving disability/pension/retirement benefits (letters or six (6) previous consecutive copies of the checks)
- ☐ **Checking Account and Savings Account Statements** (six (6) months previous consecutive copies with account numbers, account names, address)
- ☐ **Utility Bills: Electric, Gas and Water:** most recent copies of utility bills
- ☐ **Child Support:** copy of the court ordered Child Support Guideline Findings (if applicable)
- ☐ **Income Tax Returns:** three (3) years previous consecutive copies (If you did not file an Income Tax Return you must obtain a Verification of Non-Filing status from the Internal Revenue Service (IRS)). To obtain this document you must complete a Request for Transcript of Tax Return form. You may obtain this document by contacting the IRS directly at 1-800-829-0922 or by contacting our office at (409) 797-3820.

☐ **Other:** (these items may be required after the review of initial documents)

Death Certificate

Divorce Settlement

Probated Will

Please fill out and submit the enclosed Rehabilitation Assistance Application completely or it will not be accepted. Completion of this form does not obligate the City of Galveston to provide funds for the rehabilitation of your home.

PRELIMINARY REHABILITATION ASSISTANCE APPLICATION

DATE COMPLETED: _____

TELEPHONE#: _____

NAME: _____

PROPERTY ADDRESS: _____

MAILING ADDRESS: _____

CITY, STATE AND ZIP CODE: _____

ETHNICITY:

(Select Only One)

☐

Hispanic or Latino

☐

Not Hispanic or Latino

RACE:

(Select One or More)

☐

American Indian or Alaska Native

☐

Asian

☐

Black or African American

☐

Native Hawaiian or Other Pacific Islander

☐

White

SOCIAL SECURITY #:

His: _____

Hers: _____

DATE OF BIRTH:

His: _____

Hers: _____

NUMBER OF HOUSEHOLD MEMBERS: _____

MONTHLY GROSS INCOME:

His: _____

Hers: _____

PLACE OF EMPLOYMENT:

His: _____

Hers: _____

EMPLOYER ADDRESS:

His: _____

Hers: _____

EMPLOYER PHONE NUMBER: _____

HOW DID YOU LEARN ABOUT OUR PROGRAM? _____

APPROXIMATE AGE OF HOUSE? _____

PHYSICAL CHARACTERISTICS OF HOUSE:(CIRCLE ONE) How many stories? 1 or 2 / How many bedrooms? 1 2 3 4 5/ What kind of roof? Shingles/Composition What kind of exterior Siding? Wood/Brick/Stucco/Other

PROBLEMS WITH HOUSE:

Signature

Date

HOUSING REHABILITATION ASSISTANCE APPLICATION

HEAD OF HOUSEHOLD INFORMATION

NAME: _____
ADDRESS: _____
TELEPHONE: (Hm) _____
SOCIAL SECURITY NUMBER: _____

MALE [] FEMALE []
LENGTH OF TIME: _____
(Wk) _____
DATE OF BIRTH _____

ETHNICITY:

(Select Only One)

- ☐ Hispanic or Latino
☐ Not Hispanic or Latino

RACE:

(Select One or More)

- ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

EMPLOYER: _____ LENGTH OF TIME: _____
ADDRESS: _____

MONTHLY GROSS INCOME

WAGES: \$ _____
RETIREMENT PLANS: \$ _____
VETERANS PENSION: \$ _____

SOCIAL SECURITY: \$ _____
CHILD SUPPORT: \$ _____
OTHER: \$ _____

BANK NAME: _____ ADDRESS: _____
CHECKING ACCOUNT #: _____ SAVINGS ACCOUNT #: _____
Do you have assets in the amount of \$5,000 or above? Yes [] No []

MEMBERS OF HOUSEHOLD

<u>NAME</u>	<u>RELATIONSHIP</u>	<u>D.O.B.</u>	<u>SEX</u>	<u>MONTHLY GROSS INCOME</u>	<u>SOCIAL SECURITY #</u>

All Income of Household must be recorded for any one over 18, unless disabled or a full-time student

PROPERTY INFORMATION

NUMBER OF BEDROOMS: _____ NUMBER OF STORIES: _____ BASEMENT: YES [] NO []
AGE OF HOUSE: _____ YEAR BUILT: _____
INSURANCE CARRIER: _____
AMOUNT OF COVERAGE: _____
VALUE OF PROPERTY: _____ (APPRAISAL)
MORTGAGE HOLDER: _____
MORTGAGE BALANCE: _____ MONTHLY PAYMENT: _____

I hereby certify that the statements made by me are true and correct to the best of my belief and knowledge. You will become ineligible, if you intentionally falsify any information on this form and will be removed from the list immediately and will not be allowed to reapply.

Signature

Date

INCOME VERIFICATION QUESTIONNAIRE

Please answer the following questions for **all members** of your household:

INCOME

- | | | |
|---|----------|---------|
| 1. Do you receive any pension payments? | _____Yes | _____No |
| 2. Do you have a savings account? | _____Yes | _____No |
| 3. Do you have a checking account? | _____Yes | _____No |
| 4. Do you receive any child support payments? | _____Yes | _____No |
| 5. Do you receive any spousal support payments? | _____Yes | _____No |
| 6. Do you receive any disability payments? | _____Yes | _____No |
| 7. Do you receive any retirement payments? | _____Yes | _____No |
| 8. Do you receive any welfare assistance? | _____Yes | _____No |
| 9. Do you receive any investment return payments? | _____Yes | _____No |
| 10. Do you have any assets in excess of \$5,000.00? | _____Yes | _____No |
| 11. Do you receive any earned income from assets? | _____Yes | _____No |
| 12. Do you receive any unemployment payments? | _____Yes | _____No |
| 13. Do you receive any Supplemental Social Security payments? | _____Yes | _____No |
| 14. Do you receive any Social Security payments? | _____Yes | _____No |
| 15. Do you receive any wages from employment? | _____Yes | _____No |
| 16. Do you receive any salary stipends? | _____Yes | _____No |
| 17. Do you receive any other form of payments not listed? | _____Yes | _____No |

INSURANCES

It is required that you have the following insurance on your property.

- | | | |
|---|----------|---------|
| 1. Do you have fire insurance on your property? | _____Yes | _____No |
| 2. Do you have flood insurance on your property? | _____Yes | _____No |
| 3. Do you have windstorm & hail insurance on your property? | _____Yes | _____No |

TAXES

All taxes must be current.

- | | | |
|---|----------|---------|
| 1. Do you have any delinquent taxes at this time? | _____Yes | _____No |
|---|----------|---------|

This form must be completely filled out or it will not be accepted.

I hereby certify that the statements made by me are true and correct to the best of my belief and knowledge. You will become ineligible, if you intentionally falsify any information on this form and will be removed from the list immediately and will not be allowed to reapply.

Signature

Date

FACT SHEET

FAIR HOUSING, IT'S YOUR RIGHT!!!!!!

Introduction:

Every American has a right to fair housing. The right to live where they choose, to raise a family, to own a home in dignity and without fear of discrimination is a fundamental right guaranteed to everyone.

1968 Fair Housing Law:

In Title VIII of the Civil Rights Act of 1968 (the Federal Fair Housing Law), Congress declared a national policy of providing fair housing throughout the United States. This law makes discrimination based on race, color, religion, sex, national origin, familial status, or handicap illegal in connection with the sale or rental of most housing and any vacant land offered for residential construction or use.

If You Think Your Rights Have Been Violated:

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may write HUD a letter or telephone the HUD Hotline. You have one year after the alleged violation to file a complaint with HUD, but you should file it as soon as possible.

Where to Write:

Send a letter to: Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
801 North Cherry, 27th Floor
Fort Worth, Texas 76102

Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
Houston Field Office
1301 Fannin, Suite 2200
Houston, Texas 77021

Where to Call:

Call: The City of Galveston Grants & Housing Department at (409) 797-3820 or the HUD Hotline number at 1-888-560-8913, the Regional Enforcement Office for Texas in Fort Worth, Texas.

This information is being sponsored by the City of Galveston Grants & Housing Department.

HOJA DE HECHOS

VIVIENDAS JUSTAS, ES SU DERECHO!!!

INTRODUCCION:

Cada Americano tiene el derecho de vivienda justa. El derecho de vivir donde escojan, para criar una familia, para tener su propia casa con dignidad sin tener miedo de discriminacion es un hecho fundamental garantizado para todos.

LEY DE 1968 DE VIVENDAS JUSTAS:

En el Titulo VIII de la Acta de Derechos Civiles (la ley Federal de Viviendas Justas), el Congreso declaro una poliza nacional para suministrar viviendas justas por todo los Estados Unidos. Esa ley hace la discriminacion basado sobre la raza, color, religion, sexo, origen nacional, estado de familia o discapitado, ilegal en coneccion con la venta o alquiler de la mayoria de vivendas y cualquier terreno vacio ofrecido para construccion residencial o uso.

SI USTED CREE QUE SUS DERECHOS HAN SIDO VIOLADOS:

HUD (el Deparamento del Desarrollo de Viviendas Urbanas) esta listo para listo para ayudar con cualquier problema de discriminacion de viviendas. Si Usted cree que sus derechos han sido violados, usted puede escribir una carta a HUD, o llamar a la linea de emergencia de HUD. Usted tiene un ano despues de la supuesta violacion para sentar una denuncia con HUD, pero deberia sentar la denuncia lo mas pronto posible.

DONDE PUEDE ESCRIBIR:

Mande su carta a: Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development (HUD)
Room 5204
Washington, D.C. 20410-2000

DONDE PUEDE LLAMAR:

Usted puede llamar al numero (409) 797-3820 del Departamento del Desarrollo de Viviendas de la Ciudad de Galveston o al number 1-888-560-8913, la linea de emergencia de HUD en Fort Worth, Texas.

Esta informacion fue patrocinado por el Deparamento de Viviendas y Servicios a la Comunidad de la Ciudad de Galveston.